

In re:
Todd Michael Graves
DebtorCase No. 19-00631-als
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0863-4

User: admin
Form ID: 1318Page 1 of 2
Total Noticed: 46

Date Rcvd: Jul 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2019.

db +Todd Michael Graves, 3635 Avenue B, Council Bluffs, IA 51501-1858
 802372665 +All State-Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
 802372666 ++BLACK HILLS ENERGY, 1102 EAST FIRST STREET, PAPILLION NE 68046-7641
 (address filed with court: Black Hills Energy, P.O. Box 6001, Rapid City, SD 57709)
 802372672 +CHI Health, P.O. Box 1259, Dept. #141529, Oaks, PA 19456-1259
 802372668 +Carsnow LLC, 2124 W. Broadway, Council Bluffs, IA 51501-3708
 802372670 +Check N Go-United Debt Holdings, 383 Inverness Pkwy, Suite 280, Englewood, CO 80112-5863
 802372671 +Check N To Cash-Plaza Services, LLC, 110 Hammond Drive, Suite 110, Atlanta, GA 30328-4806
 802372674 +Consumer Portfolio SVS, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
 802372676 +Credit Management, 214 W 1st Street, Grand Island, NE 68801-6017
 802372678 +Dept of Education/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
 802372679 +EZ Money Check Cashing, 4723 S. 96th Street, Omaha, NE 68127-2019
 802372682 +General Service Bureau, 10303 Crown Point Avenue, Suite 210, Omaha, NE 68134-1281
 802372681 +General Service Bureau, PO Box 641579, Omaha, NE 68164-7579
 802372683 +Genesis Health Clubs, P.O. Box 1906, Salina, KS 67402-1906
 802372684 +Georgetown Apartments, Hunter Warfield, Inc., 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 802372687 +Great Western Bank, P.O. Box 1317, Longmont, CO 80502-1317
 802372688 +Krisit McQuinn, 515 North 6th Street, Council Bluffs, IA 51503-0777
 802372689 +Kristi McQuinn, 515 North 6th Street, Council Bluffs, IA 51503-0777
 802372691 +Michael Fitzpatrick Law, 1905 Harney Street, Suite 501, Omaha, NE 68102-2314
 802372692 +Mid-American Title Loans, 110 Liberty Lane, Rock Port, MO 64482-8407
 802372698 +Quick Cash, 1291 Galleria Drive, Suite 170, Henderson, NV 89014-8635
 802372699 +Sprint, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 802372702 +Triple A Recovery, 402 W. 3rd Street, Grand Island, NE 68801-5943
 802372704 +Velocity Investments, LLC, P.O. Box 190, Horsham, PA 19044-0190

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

802372663 +EDI: AARGON.COM Jul 17 2019 05:18:00 AArgon Agency, Inc., 8668 Spring Mountain Road, Las Vegas, NV 89117-4132
 802372662 +EDI: AARGON.COM Jul 17 2019 05:18:00 Aargon Agency, 8668 Spring Mountain Road, Suite 110, Las Vegas, NV 89117-4132
 802372664 +E-mail/Text: bnc@advanceamerica.net Jul 17 2019 01:19:44 Advance America, 3134 Manawa Center Drive, Suite #4, Council Bluffs, IA 51501-7690
 802372667 +EDI: CAPONEAUTO.COM Jul 17 2019 05:18:00 Capital One Auto Finance, Credit Bureau Dispute, P.O. Box 259407, Plano, TX 75025-9407
 802372669 +E-mail/Text: BANKRUPTCY@CENTRISFCU.ORG Jul 17 2019 01:19:58 Centris FCU, 11825 Q Street, Omaha, NE 68137-3503
 802372673 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 17 2019 01:19:47 Consumer Portfolio SVCS, Inc., P.O. Box 57071, Irvine, CA 92619-7071
 802372675 +E-mail/Text: CCICollectionsGlobalForms@cox.com Jul 17 2019 01:19:53 Cox Communications, 11505 W. Dodge Road, Omaha, NE 68154-2536
 802372677 +EDI: NAVIENTFKASMDOE.COM Jul 17 2019 05:18:00 Department of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 802391897 E-mail/Text: bankruptcyfilings@greatsouthernbank.com Jul 17 2019 01:20:00 Great Southern Bank, c/o Jason W. Raikos, 218 S. Glenstone Ave., Springfield, MO 65802
 802372680 +EDI: CCS.COM Jul 17 2019 05:18:00 Geico Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 802372690 +EDI: CAPIO.COM Jul 17 2019 05:18:00 Law Offices of Mitchell D. Bluhm & Assoc, P.O. Box 3269, Sherman, TX 75091-3269
 802372693 +EDI: MID8.COM Jul 17 2019 05:18:00 Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 802372695 +EDI: AGFINANCE.COM Jul 17 2019 05:18:00 One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
 802372696 +E-mail/Text: jmhogle@investmentserv.com Jul 17 2019 01:19:40 Paycheck Advance, 3116 South 24th Street, Omaha, NE 68108-1853
 802372697 +E-mail/Text: bankruptcy@wcrimail.com Jul 17 2019 01:19:55 Payday Express, 2133 W. Broadway, Suite 200, Council Bluffs, IA 51501-3742
 802372700 E-mail/Text: banko@hestark.com Jul 17 2019 01:19:50 The Stark Collection Agency, P.O. Box 45710, Madison, WI 53744-5710
 802372701 +E-mail/Text: banko@hestark.com Jul 17 2019 01:19:49 The Stark Collection Agency, 6425 Odana Road, Madison, WI 53719-1127
 802372703 EDI: USBANKARS.COM Jul 17 2019 05:18:00 U.S. Bank, P.O. Box 5227, Cincinnati, OH 45201
 802372705 +E-mail/Text: banko@hestark.com Jul 17 2019 01:19:50 Veridian Credit Union, C/o Stark Collection Agency, 6425 Odana Road, Madison, WI 53719-1127
 802372706 +EDI: RESURGENT.COM Jul 17 2019 05:18:00 Verizon Wireless, C/o Resurgent Capital Services, 55 Beattie Pl, Suite 110, Greenville, SC 29601-5115
 802372707 +E-mail/Text: bankruptcyreports@wakeassoc.com Jul 17 2019 01:19:56 Wakefield & Associates, 830 E. Platte Avenue, Fort Morgan, CO 80701-3601
 802372708 +EDI: WFFC.COM Jul 17 2019 05:18:00 Wells Fargo Bank, P.O. Box 5058, Portland, OR 97208-5058

TOTAL: 22

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++GREAT SOUTHERN BANK, ATTN LEGAL DEPARTMENT, 218 S GLENSTONE, SPRINGFIELD MO 65802-3103
(address filed with court: Great Southern Bank, c/o Jason W. Raikos, 218 S. Glenstone Ave.,
Springfield, MO 65802)
802391898* ++GREAT SOUTHERN BANK, ATTN LEGAL DEPARTMENT, 218 S GLENSTONE, SPRINGFIELD MO 65802-3103
(address filed with court: Great Southern Bank, c/o Jason W. Raikos, 218 S. Glenstone Ave.,
Springfield, MO 65802)
802372694* +Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

Bradford L Davis on behalf of Debtor Todd Michael Graves bradfordldavisla@qwestoffice.net,
cathy@hduncanlaw.com
Charles L Smith trustee@telpnerlaw.com, ia21@ecfcbis.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Todd Michael Graves		Social Security number or ITIN xxx-xx-9872
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Southern District of Iowa		
Case number:	19-00631-als7		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Todd Michael Graves

7/16/19

By the court: Judge Anita L. Shodeen
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.